PRESBYTERIAN **Vantage HDHP LF $3500/0%**

Coverage for: Individual or Family | **Plan Type:** PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-923-6980 or visit www.phs.org. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 1-800-923-6980 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: **$3,500**/Individual / **$7,000**/Family. Out-of-Network: **$7,000**/Individual/**$14,000**/ Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care, Covid-19 vaccines.	This plan covers some items & services even if you haven't met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive care without cost sharing and before you meet your deductible. See a list of covered preventive services at www.healthcare.gov/coverage/preventive-care-benefits.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	In Network: **$3,500**/ Individual / **$7,000**/ Family Out of Network: **$14,000** /Individual / **$28,000**/ Family	The out of pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out of pocket limit until the overall family out of pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out of pocket limit.
Will you pay less if you use a network provider?	Yes. See Group PPO Network at https://www2.phs.org/providers/?insurance_plans=group-ppo or call 1-800-923-6980 for a list of participating providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out of network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out of network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	0% coinsurance	50% coinsurance	Medical Drugs will apply a separate coinsurance. No charge for anything related to COVID-19 vaccines. There is 0% coinsurance after deductible is met for Telehealth service. Prior authorization is not required for gynecological or obstetrical ultrasounds.
	Specialist visit	0% coinsurance a	50% coinsurance	Medical Drugs will apply a separate coinsurance. No charge for anything related to COVID-19 vaccines. There is 0% coinsurance after deductible is met for Telehealth service. Prior authorization is not required for gynecological or obstetrical ultrasounds.
	Preventive care/screening/immunization	No charge deductible does not apply	50% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. No charge for anything related to COVID-19 vaccines.
If you have a test	Diagnostic test (x-ray, blood work)	0% coinsurance	50% coinsurance	Prior authorization may be required or benefits may be denied.
	Imaging (CT/PET scans, MRIs)	0% coinsurance	50% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage **is available at https://client.formularynavigator.com/Search.aspx?siteCode=0322075909**	Generic drugs (Tier 1)	0% coinsurance	0% coinsurance	Max 90-day supply at retail - Mail Order benefits administered by OptumRx Home Delivery. Tier 5 Self-Administered specialty limited to 30-day supply and Not covered at Mail. Preferred insulin or medically necessary alternative will not exceed $25 copayment per 30-day supply. Prior authorization may be required or benefits may be denied. Out-of-Network prescription drugs are covered in urgent situations. The In-Network cost share applies. Pharmacy Transactions where Manufacturer discount or Copay assistance cards are used will not count towards Deductible or Out of Pocket. Certain prescription drugs for preventive care, the treatment of mental illness, behavioral health, or substance use disorders will be covered at No Charge to you, when obtained from a participating pharmacy. See your plan's covered drug list for details Refer to the formulary for a complete listing and coverage details.
	Preferred brand drugs (Tier 2)	0% coinsurance	0% coinsurance	
	Non-preferred drugs (Tier 3)	0% coinsurance	0% coinsurance	
	Self-Administered Specialty (Tier 4)	0% coinsurance (retail) -Limited to a 30-day supply maximum/ Not available (mail order)	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	50% coinsurance	You may be subject to additional facility/clinic fees. Please check with your provider. Prior authorization may be required or benefits may be denied.
	Physician/surgeon fees	0% coinsurance	50% coinsurance	Prior authorization may be required or benefits may be denied.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	0% coinsurance	0% coinsurance	Medical Drugs will apply a separate charge. No charge for anything related to COVID-19 vaccines. Balance billing is not allowed for out-of-network care.
	Emergency medical transportation	0% coinsurance	0% coinsurance	No charge for anything related to COVID-19 vaccines. Balance billing is not allowed for out-of-network care.
	Urgent care	0% coinsurance	0% coinsurance	Medical Drugs will apply a separate charge. No charge for anything related to COVID-19 vaccines. Balance billing is not allowed for out-of-network care.
If you have a hospital stay	Facility fee (e.g., hospital room)	0% coinsurance	50% coinsurance	You may be subject to additional facility/clinic fees. Please check with your provider. Prior authorization may be required or benefits may be denied.
	Physician/surgeon fees	0% coinsurance	50% coinsurance	Prior authorization may be required or benefits may be denied.
If you need mental health, behavioral health, or substance use disorder services	Outpatient services	No Charge after deductible is met	50% coinsurance	----------None----------
	Inpatient services	No Charge after deductible is met	50% coinsurance	Prior authorization may be required or benefits may be denied.
If you are pregnant	Office visits	0% coinsurance	50% coinsurance	Cost sharing does not apply for preventative services. Prior Authorization is not required for gynecological or obstetrical ultrasounds.
	Childbirth/delivery professional services	0% coinsurance	50% coinsurance	Prior authorization may be required or benefits may be denied. Cost sharing does not apply for preventative services. Prior Authorization is not required for gynecological or obstetrical ultrasounds.
	Childbirth/delivery facility services	0% coinsurance	50% coinsurance	You may be subject to additional facility/clinic fees. Please check with your provider. Prior authorization may be required or benefits may be denied. Cost sharing does not apply for preventative services. Prior Authorization is not required for gynecological or obstetrical ultrasounds.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	0% coinsurance	50% coinsurance	Coverage is limited to 100 days/calendar. Prior authorization may be required or benefits may be denied.
	Rehabilitation services	0% coinsurance	50% coinsurance	There are no limits on services for habilitative or rehabilitative services. Prior authorization may be required or benefits may be denied.
	Habilitation services	0% coinsurance	50% coinsurance	You may be subject to additional facility/clinic fees. Please check with your provider. There are no limits on services for habilitative or rehabilitative services. Please check with your provider. Prior authorization may be required or benefits may be denied.
	Skilled nursing care	0% coinsurance	50% coinsurance	Coverage is limited to 60 days/calendar year. Prior authorization may be required or benefits may be denied.
	Durable medical equipment	0% coinsurance	50% coinsurance	Prior authorization may be required or benefits may be denied.
	Hospice services	0% coinsurance	50% coinsurance	Prior authorization may be required or benefits may be denied.
If your child needs dental or eye care	Children's eye exam	0% coinsurance	50% coinsurance	Coverage is limited to refraction eye exam associated with post cataract surgery or Keratoconus correction.
	Children's glasses	0% coinsurance	50% coinsurance	Coverage is limited to eyeglasses/contact lenses within 12 months following cataract surgery, correction of Keratoconus or when related to Genetic Inborn Errors of Metabolism. Prior authorization may be required or benefits may be denied.
	Children's dental check-up	Not covered	Not covered	----------None----------

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic Surgery
- Dental Care (Adult)
- Dental check-up (Child) – Coverage is available in the Insurance Market and can be purchased as a stand-alone product.
- Long-Term Care
- Non-Emergency Care When Traveling Outside the U.S.
- Private-Duty Nursing
- Routine Foot Care * only covered when medically necessary for diabetes. See SPD for details.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Abortion Services (excepted and non-excepted)
- Acupuncture (20 visits per Calendar Year unless for Rehabilitation or Habilitative Services)
- Bariatric Surgery (for patients with a Body Mass Index (BMI) of 35kg/m2 or greater who are at high risk for increased morbidity due to specific obesity related comorbid medical conditions)
- Chiropractic Care (20 visits per Calendar Year unless for Rehabilitation or Habilitative Services)
- Hearing Aids (one per year every three years)
- Infertility Treatment (Diagnosis and medically indicated treatments for physical conditions causing infertility)
- Routine Eye Care (Adult) limited to one eye exam per year (available with the purchase of the vision rider)
- Weight Loss Programs (Includes coverage for drugs and programs if medically necessary for morbid obesity and obesity)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical appeal. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan.

Does this plan provide Minimum Essential Coverage? **Yes**

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? **Yes**

If your plan doesn't meet the Minimum Value Standard, you may be eligible for a premium tax credits to help you pay for a plan through the Marketplace.

Language Access Services:

Para obtener asistencia en Español, llame al 1-855-592-7737.
Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-592-7737.
如果需要中文的帮助，请拨打这个号码 1-855-592-7737.
Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-592-7737.
Learn more about Presbyterian's Notice of Nondiscrimination, go to www.phs.org/nondiscrimination.aspx.

To see examples of how this **plan** might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	**$3,500**
Specialist	**0%**
Hospital (Facility)	**0%**
Other	**0%**

This EXAMPLE event includes services like:
Specialist office visits (*prenatal care*)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	**$12,731**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$2,700
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$2,760

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	**$3,500**
Specialist	**0%**
Hospital (Facility)	**0%**
Other	**0%**

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	**$7,389**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$2,700
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$55
The total Joe would pay is	$2,755

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	**$3,500**
Specialist	**0%**
Hospital (Facility)	**0%**
Other	**0%**

This EXAMPLE event includes services like:
Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	**$1,925**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,925
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$1,925

The **plan** would be responsible for the other costs of these EXAMPLE covered services.